



HUD Office of Housing Counseling Central Florida Transition Meeting

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Agenda

- About the Office of Housing Counseling
- Dollars Invested in Central Florida
- Program Contacts
- Housing Counselor Certification/Proposed Rule
- Q & A

HUD Office of Housing Counseling

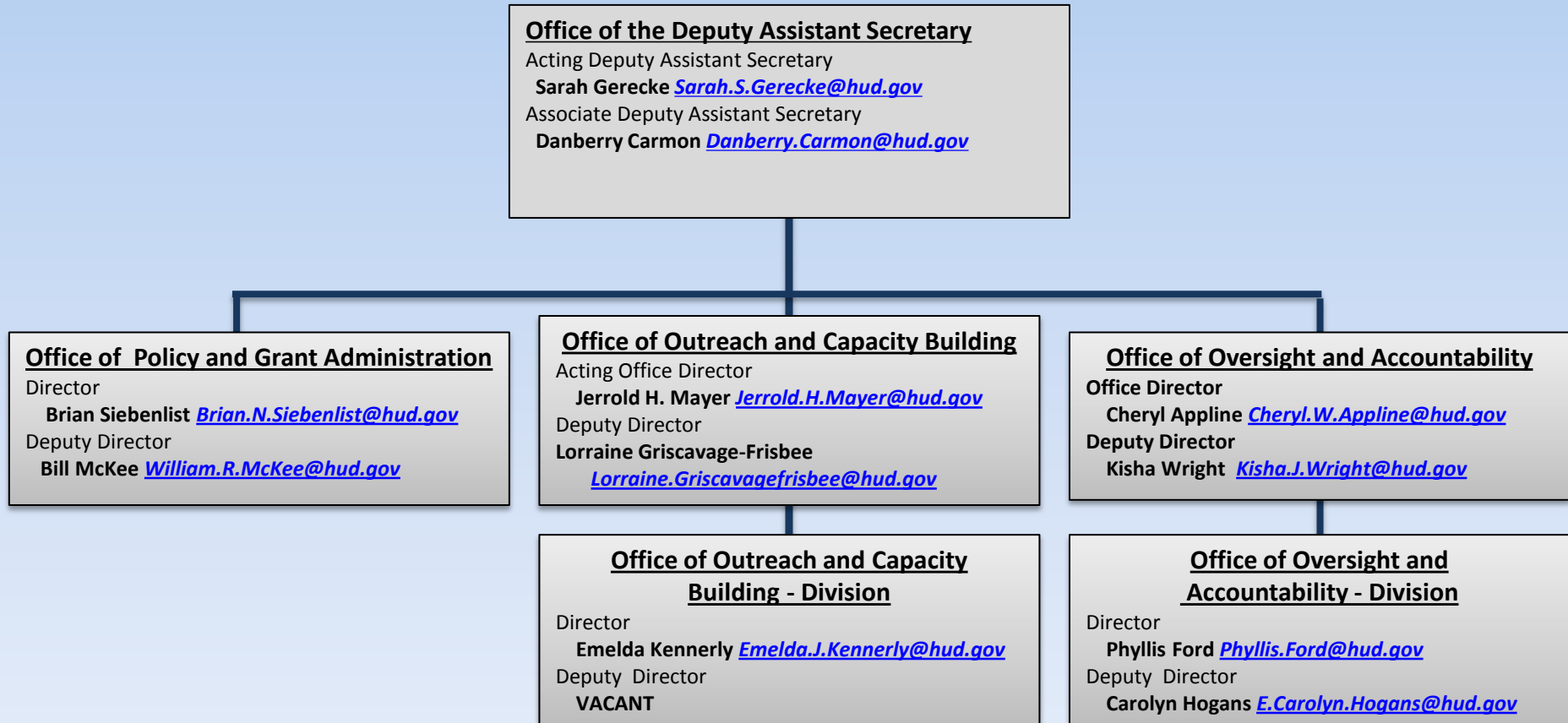
“The mission of the Office of Housing Counseling is to help families to obtain, sustain and retain their homes. We will accomplish this mission through a strong network of HUD-approved housing counseling agencies and counselors.”

- Created by the Dodd-Frank Wall Street Reform and Consumer Protection Act
- National office with 67 staff located across the country from Alaska to Florida

Goals:

- To help clients assess their financial situation and achieve their housing goals.
- To increase public awareness about the benefits of housing counseling and HUD's housing counseling programs.
- To increase the knowledge and capacity of HUD's housing counseling network.
- To improve the impact of housing counseling on consumers and neighborhoods nationwide.

OHC Organizational Chart



Funding in Orlando

	Central Florida CDC	\$ 13,738
	Centro de Ayuda Para Los Hispanos, Inc.	\$18,167
	Family Counseling Center of Brevard, Inc.	\$18,905
	Homes in Partnership, Inc.	\$15,214
	Mid-Florida Housing Partnership, Inc.	\$18,167
	National Financial Literacy Foundation, Inc.	\$14,107
	The Center for Affordable Housing, Inc.	\$13,369
Total Clients Served		\$111,667

Funding in Tampa

	Manatee Community Action Agency, Inc.	\$16,321
	Tampa Bay CDC	\$19,274
	The Agricultural & Labor Program, Inc. (ALPI)	\$15,214
	Community Enterprise Investments, Inc.	\$17,059
	Solstice Consumer Services, Inc.	\$ 17,798
	Goodwill Industries Manasota, Inc.	\$18,905
	Solita's House, Inc.	\$20,750
Total Clients Served		\$125,321

Communication

- Email us at: Housing.counseling@hud.gov
 - Listserv
 - Subscribe to The Bridge newsletter
- Find a housing counselor:
www.hud.gov/findacounselor
- Our website: www.hud.gov/housingcounseling
 - for counseling professionals

Housing Counselor Certification

Why Housing Counselor Certification?

- Will enhance the skill and competency of the housing counseling agencies
- Provides a credential for individual counselors participating in HUD's Housing Counseling Program
- Will further strengthen the Housing Counseling Program
- Mandated by Statute

Proposed Rule and Comments

- Consistent with Dodd-Frank Wall Street Reform and Consumer Protection Act (2010), HUD proposed rule, published September 13, 2013, requires certification of all counselors working in HUD-approved agencies. Proposed rule requires certification within one year of effective date of final rule.
- Proposed Rule and comments available at: www.regulations.gov Search HUD housing counseling certification. Docket # HUD-2013-0083-0068
- Extended public comment period ran through 12/14/2013. By close of comment period, 215 comments received, and comments are being considered.

Implementation

- Developing on-line training for certification exam, self-study guide, practice examination and certification examination
- Certification website to be launched prior to final rule allowing counselor access
- Training for examination not required but encouraged

Frequently Asked Questions

What Will Be Tested?

The Dodd-Frank Act requires that individual housing counselors participating in HUD's Housing Counseling Program shall be certified by passing a written examination to demonstrate competence in providing counseling in each of the following areas:

1. Financial Management
2. Property Maintenance
3. Homeownership and Tenancy
4. Fair Housing Laws and Requirements
5. Housing Affordability
6. Avoidance of, and responses to, rental and mortgage delinquency and avoidance of eviction and mortgage default

Do All Counselors Have to Be Certified?

- Under the Proposed Rule: Consistent with the Dodd-Frank Act, Agencies must employ HUD certified housing counselors to be HUD certified/approved counseling agencies.
 - HUD Housing Counseling Program participating agencies must demonstrate that all housing counselors who provide counseling services under HUD programs are HUD-certified.
 - Requires housing counseling agencies be in compliance with this requirement one year after the effective date of the final rule.

Grandfathering?

- Statute does not authorize grandfathering.
- Statute requires all individuals providing counseling for HUD programs be certified
- Must show competency by passing a written examination in all six areas

About the Examination

- Statute requires that counselors pass the examination once to be certified.
- Examination will be available upon publication of the final rule.
- The cost of the examination is not expected to exceed \$500
- Counselors seeking certification must pay for the training and test, but the proposed rule does not preclude counseling agencies from paying on behalf of their counselors.

Counselor Employment Status

- Statute or proposed rule requires:
 - Counselor must pass examination
 - Counselor receives certification
 - Counselor must be employed by participating agency

Services Offered by Agency

- Dodd-Frank requires basic competency in all six areas
- Agency may choose to specialize in certain areas as reflected in their work plan but competency in all six areas is statutorily required despite specialization
- Will need to make knowledgeable referral for services not provided directly by the agency

Management Requirements

- Managers are not specifically required to be certified unless they are also serving as counselors, providing counseling for HUD programs
- Statute prohibits employment of individuals convicted of election law violations

Preparation

- Educate yourselves on the Dodd-Frank Act required competency topics
- National and regional training providers offering training

Questions

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More Information

For housing counseling program information, grant information, training and events, counselor resources and to sign up for our listserv.

www.hud.gov/housingcounseling

Questions or comments:

housing.counseling@hud.gov